

ANNUAL TRAINING CALENDAR 2026 - 2027



VISION

To emerge as the premier Cooperative Training Institute offering top quality Training and Research to the Stakeholders of Cooperative Credit Structure and others relating thereto.

MISSION

Help Building capacities of the Personnel and elected representatives of the Cooperative Credit Structure in Andhra Pradesh by providing Quality Training, Research and Related Services.



**THE ANDHRA PRADESH STATE COOPERATIVE BANK LTD.,
COOPERATIVE TRAINING INSTITUTE**

C- PEC Certified Institution

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**The Andhra Pradesh State Cooperative Bank - Cooperative Training Institute,
Sahakara Bhavan, Barkatpura, Hyderabad
Channel -I (For the Staff of DCCBs/APCOB)
Calendar of Training Programmes for 2026 - 27**

S. No.	Name of the Programme	Duration in Days	No. of Progs.	May 2026	June 2026	July 2026	Aug. 2026	Sept. 2026	Oct. 2026	Nov. 2026	Dec. 2026	Jan. 2027	Feb. 2027
1	Induction I for newly recruited staff of DCCBs & APCOB(*)	6											
2	Induction II for Staff of DCCBs & APCOB (Who have undergone Induction I Program) (*)	6											
3	Refresher program on Banking Operations - Understanding new & Emerging technologies	3	5	4-6 (IN)		2-4 (CU)		31 st Aug - 2 nd Sep (IN)		2-4 (CU)	30 th Nov - 2 nd Dec (CU)		
4	Ensuring Secure Banking: Comprehensive KYC, AML & CFT Guidelines	3	2		1-3 (OL)				5-7 (CU)				
5	Enhancing Customer Relationship, Service and Complaint Management	3	2	18-20 (OL)				7-9 (IN)					
6	Cyber Security Essentials: Protecting against Cyber Crimes	3	2		4-6 (IN)					5-7 (IN)			
7	Sustainability of FPOs - Value Chain Management	3	2		29 th Jun - 1 st July (OL)							4-6 (OL)	
8	Achieving Sustainable Regulatory Compliance: Avoiding Penalties	3	3			20-22 (IN)			12-14 (OL)			18-20 (CU)	
9	Enhanced CAMELSC - A Step towards Risk Based Supervision and Compliance	3	3	11-13 (IN)			17-19 (IN)			9-11 (IN)			
10	Investment Portfolio & Treasury Management	3	2		8-10 (IN)				15-17 (IN)				
11	From Regulation to Resilience: Risk Management in Banking	3	2			6-8 (IN)					3-5 (IN)		
12	Preparation of Balance Sheet & Profit and Loss account - Analysis of Financial Statement	3	2		22-24 (IN)						7-9 (IN)		
13	Diversifying Revenue Streams: Non-Fund Business & Cross Selling	3	2			13-15 (IN)			26-28 (IN)				
14	Supervisory Excellence in the era of PACS ERP	3	3				3-5 (CU)		29-31 (CU)		14-16 (CU)		
15	Credit Management: Skill Enhancement for Credit Professionals - Orientation for DPR Preparation on various NABARD Schemes	3	3	14-16 (IN)			27-29 (CU)			16-18 (IN)			
16	Collective Impact: Sustainable Group Financing Methods	3	2		18-20 (OL)						28-30 (CU)		
17	Non-Performing Assets: Recovery & Management Insights - Coverage of Legal Action	3	2			16-18 (OL)		28-30 (IN)					
18	Ensuring Loan Security: Documentation, Charge creation & Recovery Strategies	3	2			30 th Jul - 1 st Aug (CU)					17-19 (OL)		
19	Appraisal of Retail Loans, Government Sponsored Schemes & MSME Loans	3	5		15-17 (IN)	27-29 (CU)		17-19 (OL)		19-21 (IN)	21-23 (CU)		
20	Management Development Program	3	2				10-12 (CU)			25-27 (CU)			
21	Domestic Enquiry & Disciplinary Proceedings	3	2	28-30 (IN)				21-23 (IN)					
	Total		48	5	7	7	4	5	5	6	7	2	

(*) Induction Programmes will be conducted on the request of clientele Institutions whenever recruitment is done.

(IN) - In-House (OL) - On-Location (CU) - Customized

**Channel II (For the Staff of PACS)
Calendar of Training Programmes for 2026 - 27**

S. No.	Name of the Programme	Duration in Days	No. of Progs.	May 2026	June 2026	July 2026	Aug. 2026	Sept. 2026	Oct. 2026	Nov. 2026	Dec. 2026	Jan. 2027	Feb. 2027
1	Computerization of PACS - ERP	3	18	4-6 (IN) 18-20 (SkIm)	4-6 (Vzm) 22-24 (VSP)	13-15 (Kkd) 17-19 (Kdph)	3-5 (Krlm) 17-19 (Elr)	31 st Aug - 2 nd Sep (Krrh) 17-19 (IN)	12-14 (IN) 26-28 (Gtr)	5-7 (Prkm) 25-27 (Nlr)	3-5 (Ctr) 17-19 (IN)	4-6 (IN) 21-23 (Atpr)	
2	Empowering Farmers: Strategies for Successful FPO Management	3	5	11-13 (IN)		2-4 (CU)				2-4 (IN)	30 th Nov - 2 nd Dec (OL)	28-30 (OL)	
3	Diversifying PACS: Strategies for Multi-Purpose Transformation	3	3			6-8 (IN)			5-7 (CU)		7-9 (OL)		
4	Effective Cash and Gold Loan Management	3	3		8-10 (IN)		10-12 (OL)		15-17 (CU)				
5	NPA - Effective Recovery Management - Coverage of legal action	3	3		29-31 (OL)			21-23 (IN)					8-10 (CU)
6	Audit/Inspection - Income tax & GST guidelines Compliance	3	3			20-22 (OL)			29-31 (CU)		14-16 (IN)		
7	Capacity building on professionalism in PACS	6	2							16-21 (IN)			8-13 (IN)

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8	Deposit Mobilization, Various Loan Products & Management of Borrowings	3	3		18-20 (IN)			28-30 (IN)			21-23 (IN)		
9	Financing Farm & Non-farm Sectors in Rural areas	3	3	28-30 (IN)			27-29 (IN)				28-30 (OL)		
10	Business Development and Quality Lending Strategies	3	3	14-16 (OL)				7-9 (CU)				21-23 (IN)	
	Total		46	5	5	5	4	5	5	4	7	4	2

(IN) - In-House (OL) - On-Location (CU) - Customized

Workshops for Channel - I (For the Staff of DCCBs / APCOB)

Calendar of Training Programmes for 2026 - 27

S. No.	Name of the Programme	Duration in Days	May 2026	June 2026	July 2026	Aug. 2026	Sept. 2026	Oct. 2026	Nov. 2026	Dec. 2026	Jan. 2027	Feb. 2027
1	Common observation in NABARD Inspection - Sustainable Compliance	2 Days	7-8									
2	Refresher program on Banking - Latest updates	2 Days	21-22									
3	Secure Cash Handling: Detection of Fake Notes and Spurious Gold	1 Day		25								
4	Women Empowerment at work: Building Inclusive Cultures	2 Days		11-12								
5	Guidelines on KYC/AML/CFT - Cyber Crimes and Prevention	1 Day			9							
6	Various committees of Board - Compliance (Physical / Virtual Mode)	1 Day			23							
7	Cyber Security - Prevention of Cyber Crimes (Physical / Virtual Mode)	1 Day				6						
8	CRR/SLR/ Divergence	1 Day				20						
9	Inspection of DCCBs	2 Days					15-16					
10	Studying PACS Audit reports & offering suggestions	1 Day					24					
11	Customer Service & handling of grievances	1 Day						3				
12	Loans - Documentation	1 Day						8				
13	Policy Framework - Important Policies	1 Day							12			
14	Domestic Enquiry & Disciplinary Proceedings	1 Day							23			
15	Handling Various Portals	1 Day				24						
16	Latest Guidelines of RBI for RCBs (Physical / Virtual Mode)	1 Day				25						
17	Appraisal of Retail Loans - MSME Loans & CGTMSE	2 Days								10-11		
18	House-Keeping: Prevention of Frauds	1 Day								24		
19	Financing of Farm and Non-Farm Sector	1 Day			8							
20	Understanding and Compliance to various tax laws (Physical / Virtual Mode)	1 Day				17						
21	PACS ERP for e-PACS cell	2 Days						22-23				

Workshops for Channel - II (For the Staff of PACS)

Calendar of Training Programmes for 2026 - 27

S. No.	Name of the Programme	Duration in Days	May 2026	June 2026	July 2026	Aug. 2026	Sept. 2026	Oct. 2026	Nov. 2026	Dec. 2026	Jan. 2027	Feb. 2027
1	Cash Management & Gold Loans	1 Day	6									
2	NAP - IRAC Norms - Importance of Provisioning - Legal Action	1 Day	20									
3	Guidelines on KYC / AML /CFT - Cyber Crimes & Prevention - Guidelines on Income Tax, TDS and GST related Issues (Physical / Virtual Mode)	1 Day		10								
4	PACS as FPO	1 Day		23								
5	Storage Infrastructure - Scientific Management	1 Day			10							
6	Audit file Preparation	1 Day			24							
7	Inspection of PACS under Computerized Environment	1 Day				21						
8	MoC (Ministry of Cooperation) Initiatives & Government Sponsored Schemes (Physical / Virtual Mode)	1 Day					25					
9	Sustainable Non-credit Activities - Success Stories	1 Day						8				
10	Appraisal of Loan Products	1 Day							13			
11	Strength in the Net: Building Sustainable Fisheries Cooperatives	1 Day							27			
12	Milking Success: The Power of Dairy Cooperatives	1 Day								9		

DIRECTOR'S REPORT

We are glad to inform that the APCOB-CTI has brought out the Annual Training Calendar for the year 2026-2027 by conducting the Training Need Analysis (TNA) in the clientele organizations viz., PACS, DCCBs and APCOB through consulting Senior Officers of DCCB and APCOB. We thank our faculty members who personally visited all the DCCBs and met Senior Officers in this regard. The Training Programmes in the Calendar have been reviewed and approved by the Syllabus Committee and Standing Committee of the APCOB-CTI. We are very much thankful to Sri R V Ramakrishna, Managing Director and Other Senior Officers of APCOB for guiding us through valuable suggestions in drafting the training programmes for the Training Calendar year 2026-27.

The details of Training Programmes scheduled for 2026-27, duration and relevant dates of each programme have been given in the Calendar.

For the training year 2025-26, we are proud to say that we were able to conduct 43 Training programs under Channel – I and 31 Training programs under Channel – II at our CTI Campus. We have also conducted 36 on-location programs and workshops under Channel – I & II. By conducting all these programmes, the CTI could train 2,874 personnel and generate 7,062 trainee days during the year 2025-26.

We are thankful to all the clientele institutions viz., APCOB, DCCBs, PACS for sponsoring their employees to the Training Programmes in CTI during the year 2025-26 and expect the same cooperation during the year 2026-27.

We convey our special thanks to Senior Officers of NABARD, C-PEC BIRD Lucknow, APCOB, Board of Management of APCOB, DCCBs and PACS for their unstinted support, suggestions and encouragement to strengthen our efforts in conducting the Training Programmes and effective management of the Institute.

G SATYANARAYANA RAJU
DGM/DIRECTOR
APCOB-CTI

STANDING COMMITTEE MEMBERS

Chairman
G Veeranjanyulu
PIC, APCOB

Member
R V RamaKrishna
Managing Director
APCOB

Member
Chief General Manager
NABARD, APRO
Vijayawada

Member
Representative of
C-PEC

Special Invitee
GM, HRD

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